

**L. HILDRETH**  
**Attorney-at-Law**  
 Real Estate and Insurance  
 Wildwood Ave., Near Post Office  
 WILDWOOD, N. J.  
 Real Estate Titles a Specialty.

Jobbing a Specialty, Estimates  
 Furnished

**KOENEKE BROS.**  
**PLUMBING**  
 Gas Fitting  
 Steam and Hot Water Heating  
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**T. F. SHUTE,**  
 Cor. Poplar and Philadelphia ave.

**General Contractor**  
**GRADING** and Hauling  
 done at Reasonable  
 Rates.  
 Feed, Hay and Straw for  
 sale; small profits for cash.

**INSURANCE**  
 Fire  
 Life  
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 Plate Glass  
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 Employers' Liability  
 Elevator Liability  
 General Liability  
 Teams Liability  
 Workmens' Collective  
 Physicians' Liability  
 Druggists' Liability  
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 Fly Wheel  
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 Automobile  
 Fidelity  
 For Insurance in all its  
 branches

**JOHN BRIGHT**  
 Conveyancer  
 WILDWOOD, N. J.

**NOW** is the time to buy  
 Real Estate. I may  
 have what you are  
 looking for. If not I am in a posi-  
 tion to help you find it. Call on  
 or address

**E. YENNEY, Real Estate**  
 Burk Avenue, Near R.R. Depot  
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**ARCHITECT**  
 1004 Chestnut Street, Philadelphia  
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 BLOCK  
 Telephone Connection

**Plumbing and Heating**  
 Drainage and Ventilation  
 Tin and Sheet Iron Work.  
**L. J. McCORMICK**  
 WILDWOOD, N. J.

**C. J. SCULLY**  
 Structural Engineer  
**CONTRACTOR and BUILDER**  
 Plans and Specifications Furnished  
 on Application  
 Holly Beach, New Jersey

**JOHN M. VANCE,**  
 HOLLY BEACH, N. J.  
 Buildings of every description moved  
 with promptness and care.  
 Grading at reasonable rates.

**THE FIFTH  
 ANNUAL REPORT  
 OF  
 The Five Mile Beach  
 Building and Loan Association  
 OF  
 Wildwood, New Jersey**

**OFFICERS**  
 President, HON. PHILIP P. BAKER  
 Vice President, W. BYRON LIVEZEY  
 Secretary, JOHN N. REEVE, Reeve Building, Wildwood Avenue,  
 Wildwood, New Jersey  
 Treasurer, R. W. RYAN, Wildwood, N. J.  
 Solicitor, JUDGE H. H. VOORHEES  
 DIRECTORS: Dr. N. A. Cohen, Jed DuBois, George Ferris, Fred D. Schell, Fred C.  
 Meyer, Andy Anderson, Gus. Nelson, Wash. Hilton, John Bright, Samuel F.  
 McKnight.  
 AUDITING COMMITTEE: J. Willard Morgan, Wm. H. Greenfield, Jr., Charles A.  
 Reynolds.

**INCORPORATED OCTOBER 9th, 1900**  
 Meetings are Held at Eight O'clock on the Last Friday Evening of Each  
 Month in the Reeve Building for the Payment of Dues. All  
 Dues Not Paid on that Date are Subject to Fine.  
 Board of Directors Meet on the First Wednesday Evening of Each  
 Month in the Reeve Building.  
 Sixth Series Opens October 27, 1905. Loans Granted on Real Estate.  
 Moneys Sold Monthly.

RECEIPTS	
Balance at Last Report.	\$ 595 36
Received for Dues	13,230 21
Received for Interest	2,824 95
Received for Premiums	266 04
Received for Fines	99 59
Received for Transfer Fees	2 75
Received for Entrance Fees	25 20
Received for Mortgage Loans Re-paid	5,400 00
Received for Stock Loans Re-paid	600 00
Borrowed from the Tradesmen's Bank	4,500 00
Insurance Returned	24 00

Total Received Including Balance \$27,568 10

DISBURSEMENTS	
Loaned on First Bond and Mortgage	\$18,950 00
Loaned to Stockholders on Shares	1,450 00
Paid Withdrawals	3,017 00
Paid Interest on Withdrawals	102 05
Paid Banks, Loans Returned	1,800 00
Paid Banks, Interest on Loans	177 57
Paid Officers' Salaries	100 00
Paid Auditors	15 00
Paid for Filing State Report	1 00
Paid for Stationery, Stamps, Etc.	45 61
Paid for Legal Expenses	45 00
Balance on Hand and in Bank	1,864 87

Total Expenses, Including Balance on Hand \$27,568 10

ASSETS	
Loans on First Bond and Mortgage	\$49,750 00
Loans on Shares of the Association	1,625 00
Cash on Hand and in Bank	1,864 87
Due for Installment Dues	136 91
Due for Interest	5 25
Due for Premiums	54
Due for Fines	1 81
Total Assets	\$53,384 38

LIABILITIES	
Due Shareholders for Dues, 1044½ Shares	\$40,653 00
Due Shareholders for Profits	6,880 09
Due Shareholders for Advanced Dues	244 50
Due Shareholders for Advanced Interest	66 20
Due Shareholders for Advanced Premiums	6 48
Due Bank for Borrowed Money	5,300 00
Due Bank for Interest on Borrowed Money	43 75
Due Officers for Salaries	175 00
Due Auditors for Salaries	15 00
Surplus or Undivided Profits	36
Total Liabilities	\$53,384 38

SHARES	
Number in First Series, Last Report	399½
Number in Second Series, Last Report	156
Number in Third Series, Last Report	152
Number in Fourth Series, Last Report	178½
Number in Fifth Series	252
Total	1,137½
Number Withdrawn, First Series, During Year,	24½
Number Withdrawn, Second Series, During Year,	10
Number Withdrawn, Third Series, During Year,	31
Number Withdrawn, Fourth Series, During Year,	14
Number Withdrawn, Fifth Series, During Year,	13½
Total Withdrawn	93
Total Number Shares in Force	1,044½

**STATEMENT OF SHARES SHOWING VALUE**

Series	Shares	Paid in	Gain	Book Value	Withdrawal Value	Total Value of Stock
1st	374½	\$60 00	\$12 56½	\$72 56½	\$66 28	\$27,193 73
2d	146	48 00	8 04	56 04	51 22	8,181 84
3d	121	36 00	4 53	40 53	37 36	4,904 13
4th	164½	24 00	2 01	26 01	24 40	4,272 14
5th	238½	12 00	50	12 50	12 05	2,981 25
	1044½				Undivided Profits	36
						\$47,533 45

**STATEMENT OF SHARES SHOWING LOANS**

Series	No. Shares	Shares Stock Loan	Amount Stock Loan	Shares Mtg. Loan	Amount Mtg. Loan
1st	374½	35	\$1,325 00	71½	\$14,250 00
2d	146			38	7,600 00
3d	121	17	300 00	13	2,600 00
4th	164½			49½	9,850 00
5th	238½			77½	15,450 00
	1,044½	52	\$1,625 00	248½	\$49,750 00

GENTLEMEN:--

The undersigned, auditors of the Five Mile Beach Building and Loan Association, of Wildwood, New Jersey, hereby present the Fifth Annual Report of the said Association for the year ending October 27, 1905, and we hereby certify that we have carefully examined the books, securities and accounts of the Secretary and Treasurer and compared the pass books and find the same to be correct as per the above report.

Respectfully submitted,

WM. H. GREENFIELD, JR.,  
 J. ALBERT HARRIS.  
 JOHN J. KEARNS.

Auditors

Attest:--

JOHN N. REEVE, Secretary

**JOSEPH GEISENBERGER**

Corner Pacific and Schellinger Avenues, HOLLY BEACH, N. J.

WHOLESALE DEALER IN

**Imported and Domestic Wines, Liquors, Cigars**

Bottler of BALLENTINES CELEBRATED BEER and Agent for

Bailey's Pure Rye Whiskies

AS BOTTLED BY HUEY & CHRIST, 1200 MARKET STREET, PHILADELPHIA

Sold Over the Bars of the Following First Class Hotels and Restaurants:

Charles Mace, HOTEL ROYAL Schlichting, PHILA. HOTEL  
 George Ent, GERMANTOWN R. N. Adams, HOTEL RURIC  
 Gus Nelson, HOTEL BRIGHTON J. Rauch, HOTEL GRENOBLE  
 W. Pinker, HOTEL ELMIRA

<b>Wildwood Pharmacy</b> <b>COHEN BROTHERS</b> STORES—Pacific and Pine avenues, Wildwood, N. J. Pacific and Davis avenues, Holly Beach, N. J. TELEPHONE CONNECTIONS	OFFICES OF <b>DR. N. A. COHEN</b> At Both Addresses Night Calls at residence, 217 E. Oak Avenue Wildwood, N. J.
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**WILLARD HALL** MAPLE AVENUE  
 Open all the Year  
 Hot Water System. The Only Heated House on the Beach Front. Every  
 facility for the entertainment of guests.  
**S. E. WENTZELL,** BELL PHONE, 29M Wildwood, N. J.

**Hats on in Church.**  
 Pepys shows that in the seventeenth century both men and women wore their hats to worship. "To church," he writes, "and heard a simple fellow open the praise of church musk and exclaiming against men wearing their hats on in the church." Later he notes that he saw a minister "preach with his hat off, which I never saw before." The hat was then an integral part of both male and female costume, and Pepys catches "a strange cold in my head by flinging off my hat at dinner."

**A Cold Storage Romance.**  
 He—Had an odd experience the other day. One morning my breakfast boiled egg had an inscription on it. It said, "The finder may write to me," signed "Mary Smith." She—What reply did you get? He—The postmaster replied. He said that Miss Smith died of old age several years ago.—Louisville Courier-Journal.

**Placid Hindoo Servants.**  
 Hindoo servants are the most imperturbable people in the world. You may throw one downstairs or pat him on the back. He accepts both with exactly the same expression of countenance. The Indian's religion is at the bottom of all his acts, all his feelings. He eats, sleeps, moves and has his being according to religious formula, and his doctrine of reincarnation forms his whole philosophy of life. The fact that you are the master now is due to the fact that you have been the servant in some previous reincarnation. He is the servant now, and the only chance for him to be reborn in the master's position is to learn all the lessons of his present incarnation. He takes everything philosophically. It is all a part of the day's work.

**Safe With a Dead Wren.**  
 The fishermen of the Isle of Man always feel safe from storm and disaster if they have a dead wren on board. They have a tradition that at one time an evil sea spirit always haunted the herring pack and was always attended by storms. The spirit assumed many forms. At last it took the shape of a wren and flew away. If the fishermen have a dead wren with them they are certain that all will be safe and snug.—London Fishing Gazette.

**Letter Writing.**  
 Let your letter be written as accurately as you are able—I mean with regard to language, grammar and stops—for as to the matter of it the less trouble you give yourself the better it will be. Letters should be easy and natural and convey to the persons to whom we send them just what we should say to the persons if we were with them.—Chesterfield.

**Style or Physical Culture?**  
 McPryme (whose wife won't let him come to breakfast unless his shoes are polished)—I wonder if Mirandy really wants me to be stylish or if this is only to work up an appetite to eat her biscuits.—Success Magazine.

**Charity.**  
 "I looked everywhere for you at the church fair last evening," said her ardent devotee, "but I didn't see you." "You forget," she answered sweetly, "that I am Charity."—Judge.

Never let a man imagine that he can pursue a good end by evil means. The evil effect on himself is certain.—Southey.